

STATEMENT TO THE PERSON AGAINST WHOM THE CLAIM IS ASSERTED THAT COMMUNICATIONS CONCERNING DISPUTED DEBTS, INCLUDING AN INSTRUMENT TENDERED AS FULL SATISFACTION OF A DEBT, ARE TO BE SENT TO A DESIGNATED PERSON, OFFICE, OR PLACE, AND (II) THE INSTRUMENT OR ACCOMPANYING COMMUNICATION WAS NOT RECEIVED BY THAT DESIGNATED PERSON, OFFICE, OR PLACE.

(2) THE CLAIMANT, WHETHER OR NOT AN ORGANIZATION, PROVES THAT WITHIN 90 DAYS AFTER PAYMENT OF THE INSTRUMENT, THE CLAIMANT TENDERED REPAYMENT OF THE AMOUNT OF THE INSTRUMENT TO THE PERSON AGAINST WHOM THE CLAIM IS ASSERTED. THIS PARAGRAPH DOES NOT APPLY IF THE CLAIMANT IS AN ORGANIZATION THAT SENT A STATEMENT COMPLYING WITH PARAGRAPH (1)(I).

(D) A CLAIM IS DISCHARGED IF THE PERSON AGAINST WHOM THE CLAIM IS ASSERTED PROVES THAT WITHIN A REASONABLE TIME BEFORE COLLECTION OF THE INSTRUMENT WAS INITIATED, THE CLAIMANT, OR AN AGENT OF THE CLAIMANT HAVING DIRECT RESPONSIBILITY WITH RESPECT TO THE DISPUTED OBLIGATION, KNEW THAT THE INSTRUMENT WAS TENDERED IN FULL SATISFACTION OF THE CLAIM.

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(A) IN THIS SECTION:

(1) "CHECK" MEANS A CASHIER'S CHECK, TELLER'S CHECK, OR CERTIFIED CHECK.

(2) "CLAIMANT" MEANS A PERSON WHO CLAIMS THE RIGHT TO RECEIVE THE AMOUNT OF A CASHIER'S CHECK, TELLER'S CHECK, OR CERTIFIED CHECK THAT WAS LOST, DESTROYED, OR STOLEN.

(3) "DECLARATION OF LOSS" MEANS A WRITTEN STATEMENT, MADE UNDER PENALTY OF PERJURY, TO THE EFFECT THAT (I) THE DECLARER LOST POSSESSION OF A CHECK, (II) THE DECLARER IS THE DRAWER OR PAYEE OF THE CHECK, IN THE CASE OF A CERTIFIED CHECK, OR THE REMITTER OR PAYEE OF THE CHECK, IN THE CASE OF A CASHIER'S CHECK OR TELLER'S CHECK, (III) THE LOSS OF POSSESSION WAS NOT THE RESULT OF A TRANSFER BY THE DECLARER OR A LAWFUL SEIZURE, AND (IV) THE DECLARER CANNOT REASONABLY OBTAIN POSSESSION OF THE CHECK BECAUSE THE CHECK WAS DESTROYED, ITS WHEREABOUTS CANNOT BE DETERMINED, OR IT IS IN THE WRONGFUL POSSESSION OF AN UNKNOWN PERSON OR A PERSON THAT CANNOT BE FOUND OR IS NOT AMENABLE TO SERVICE OF PROCESS.

(4) "OBLIGATED BANK" MEANS THE ISSUER OF A CASHIER'S CHECK OR TELLER'S CHECK OR THE ACCEPTOR OF A CERTIFIED CHECK.

(B) A CLAIMANT MAY ASSERT A CLAIM TO THE AMOUNT OF A CHECK BY A COMMUNICATION TO THE OBLIGATED BANK DESCRIBING THE CHECK WITH REASONABLE CERTAINTY AND REQUESTING PAYMENT OF THE AMOUNT OF THE CHECK, IF (I) THE CLAIMANT IS THE DRAWER OR PAYEE OF A CERTIFIED CHECK OR